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## House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. DUNCAN of South Carolina).

### DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,  
June 8, 2017.

I hereby appoint the Honorable JEFF DUNCAN to act as Speaker pro tempore on this day.

PAUL D. RYAN,  
*Speaker of the House of Representatives.*

### MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2017, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties. All time shall be equally allocated between the parties, and in no event shall debate continue beyond 11:50 a.m. Each Member, other than the majority and minority leaders and the minority whip, shall be limited to 5 minutes.

### IN MEMORY OF SERGEANT KYLE CLAYTON THOMAS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Mississippi (Mr. KELLY) for 5 minutes.

Mr. KELLY of Mississippi. Mr. Speaker, I am humbled to rise today in the memory of Mississippi Army National Guard Sergeant Kyle Clayton Thomas, who was killed on May 29, 2017, in a rollover incident at the National Training Center at Fort Irwin, California. Sergeant Thomas and three other soldiers were conducting combat maneuvers in an M1A2 SEPv2 Abrams Main Battle Tank.

Sergeant Thomas, an Amory native and a 2011 Amory High School graduate, was assigned to Alpha Company, 2nd Battalion 198th Armored, 155th Armored Brigade headquartered out of Tupelo, Mississippi.

He has been described as a compassionate person who loved life and spending time with his family. When his daughter, Devina Jayde Smith, was born, an incredible bond was formed between Sergeant Thomas and his daughter. Sergeant Thomas' father, Eddie Thomas, says the whole family is proud of his son's commitment to his family and to the defense of this great Nation.

He divided his time between his job at NauticStar Boats manufacturing plant in Amory and service in the Mississippi Army National Guard.

His mother, Jo Ann Boussouar, says her son was always interested in the military. As a young boy, Sergeant Thomas would say that he wanted to be a tank driver.

The family says he excelled at soccer in high school, where he earned a scholarship to play at Itawamba Community College, but his patriotism led him down a different path, and he turned down the scholarship and joined the Mississippi Army National Guard. Ms. Boussouar says her son was able to fulfill his dream and to serve in the military. She is proud of her son's willingness to sacrifice his life for the safety of his family and of this Nation.

Prior to the incident, several colleagues and I went to Fort Irwin to discuss our defense readiness capabilities at the National Training Center, and we observed the tactical operations being carried out by the 155 Brigade Combat Team of the Mississippi Army National Guard, my brigade, the brigade that I deployed twice with. While I did not get to meet Sergeant Thomas while I was there, I did meet several other soldiers that were just like him and that were dedicated to serving and preserving the way of life we have in this great Nation.

Sergeant Thomas died on Memorial Day, the day our Nation has set aside to honor those servicemen and women who have fought and died to protect the freedoms we all enjoy. We cannot forget what this national holiday means to the families like Sergeant Thomas', who have experienced this loss. We can never forget those who gave all for the greatness of this Nation.

Dixie Thunder, Sergeant Thomas, Dixie Thunder.

### CONSEQUENCES OF IRRESPONSIBLE FINANCIAL INSTITUTIONS

The SPEAKER pro tempore (Mr. RUTHERFORD). The Chair recognizes the gentleman from Maryland (Mr. BROWN) for 5 minutes.

Mr. BROWN of Maryland. Mr. Speaker, I take to the floor of the House today in opposition to H.R. 10, the so-called Financial CHOICE Act, which is more appropriately called the "Wrongful" CHOICE Act.

Nearly a decade since the beginning of the financial crisis, my district is still dealing with the consequences of irresponsible, underregulated financial institutions targeting toxic subprime loans to unsuspecting borrowers. In Prince George's County, one-quarter of all mortgages were subprime.

Nationally, Black homeowners were disproportionately affected by the foreclosure crisis, 80 percent more likely to lose their homes compared to other families with similar incomes and lifestyles. We later learned that several big banks had deliberately given people of color subprime mortgages. One such scandal-ridden bank, Wells Fargo, offered cash incentives for loan officers to peddle these, what they called ghetto loans to who they called mud people; in other words, Black customers, often single mothers.

For families in my district, it wasn't just about losing your home. An entire

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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